

types of conversion operations include conversion only, conversion with verification [or] and conversion with guarantee;

sending said service request message to a switch computer arranged to receive and to further route said service request message;

receiving a response message via said switch computer indicating a response to said request to perform said type of conversion operation wherein the response can be responsive to any of the conversion operations of conversion only, conversion with verification [or] and conversion with guarantee; and

returning said paper check to said customer, said paper check not being used as a negotiable instrument.

### REMARKS

Claims 1, 9 and 17 have been amended to further clarify the subject matter regarded as the invention. Claims 1-25 remain pending in this application.

### SUMMARY

Should the Examiner believe that a telephone conference would expedite the prosecution of this application, the undersigned can be reached at the telephone number set out below.

If any fees are due in connection with the filing of this Amendment, the Commissioner is authorized to deduct such fees from the undersigned's Deposit Account No. 50-0388 (Order No. VISA1P062).

Respectfully submitted,  
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## APPENDIX OF AMENDED CLAIMS

## 1. A point-of-sale (POS) check service system comprising:

device means for receiving checking account information from a paper check of a customer, and for receiving an amount concerning a sale to said customer, said checking account information and said amount being collectively transaction information, said paper check not being used as a negotiable instrument and being returned to said customer;

a host computer arranged to receive said transaction information from said device means and to forward it into said POS check service system;

a switch computer arranged to receive said transaction information from said host computer and to further route said transaction information;

a drawee bank which receives said transaction information from said switch computer; and

a drawee computer of said drawee bank that receives said transaction information and is capable of performing conversion, verification and guarantee based upon said transaction information, said drawee computer further arranged to return a response message to said host computer indicating the result of one of said conversion, verification and guarantee.

## 9. A point-of-transaction check service system comprising:

device means for receiving checking account information from a paper check of an individual and for receiving an amount representing a monetary transaction which is to be deposited into a depositing account, said checking account information, said amount and a depositing account being collectively transaction information, said paper check not being used as a negotiable instrument;

a host computer arranged to receive said transaction information from said device means and to forward it into said point-of-transaction check service system;

a switch computer arranged to receive said transaction information from said host computer and to further route said transaction information;

a drawee bank which receives said transaction information from said switch computer; and

a drawee computer of said drawee bank that receives said transaction information and is capable of performing conversion, verification and guarantee based upon said transaction information, said drawee computer further arranged to return a response message to said host computer indicating the result of one of said conversion, verification and guarantee.

17. A method of performing a transaction at a point of sale, said method comprising:
- a step for performing the function of receiving checking account information from a paper check of a customer;
  - entering an amount of said transaction into a terminal;
  - assembling a service request message that includes said checking account information, said amount and a request to perform a type of conversion operation, wherein the possible types of conversion operations include conversion only, conversion with verification and conversion with guarantee;
  - sending said service request message to a switch computer arranged to receive and to further route said service request message;
  - receiving a response message via said switch computer indicating a response to said request to perform said type of conversion operation wherein the response can be responsive to any of the conversion operations of conversion only, conversion with verification and conversion with guarantee; and
  - returning said paper check to said customer, said paper check not being used as a negotiable instrument.